

Information to identify the case:

Debtor 1	Anthony V Capuano		Social Security number or ITIN xxx-xx-7881
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 20-23878-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony V Capuano
aka Anthony V. Capuano Sr.

12/7/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony V Capuano
Debtor

Case No. 20-23878-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 07, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2023:

Recip ID	Recipient Name and Address
db	+ Anthony V Capuano, 1306 Harris Avenue, Union Beach, NJ 07735-3512
519055305	+ Metro Public Adjusters, Inc., 3569 Bristol Pike, Bensalem, PA 19020-4664
519055307	+ NJ Housing & Mortgage Finance Agency, PO Box 18550, Trenton, NJ 08650-2085
519055310	+ University Medical Group, PO Box 2631, New Brunswick, NJ 08903-2631
519055313	+ Watson & Allard, PC, 24 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 07 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519055302	+ EDI: TSY2	Dec 08 2023 01:35:00	Barclays, PO Box 8801, Wilmington, DE 19899-8801
519066748	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 07 2023 20:45:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519055303	EDI: CAPITALONE.COM	Dec 08 2023 01:35:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
519055304	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 07 2023 20:45:00	Chrysler Capital, Att: Bankruptcy Unit, PO Box 961278, Fort Worth, TX 76161-0278
519128741	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2023 20:45:00	Legacy Mortgage Asset Trust 2018-GS3, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519055306	Email/Text: bankruptcydepartment@tsico.com	Dec 07 2023 20:45:00	Nationwide Credit Inc., PO Box 15130, Wilmington, DE 19850-5130
519055308	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2023 20:45:00	Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
519055696	+ EDI: AIS.COM	Dec 08 2023 01:35:00	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519055309	EDI: SYNC	Dec 08 2023 01:35:00	Toys R Us/Synchrony Bank, PO Box 965013, Orlando, FL 32896-5046
519117386	+ EDI: AIS.COM	Dec 08 2023 01:35:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519055311	Email/Text: bankruptcytn@wakeassoc.com	Dec 07 2023 20:43:00	Wakefield & Associates, Inc., PO Box 50250, Knoxville, TN 37950-0250
519055312	+ EDI: SYNC	Dec 08 2023 01:35:00	Walmart, GE Money Bank, Bankruptcy Dept., PO

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2023

Form ID: 3180W

Total Noticed: 19

Box 103104, Roswell, GA 30076-9104

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519120214	*+	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS3 dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Anthony V Capuano wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 5